

EXHIBIT 23

From: Shannon Watts <swatts@momsdemandaction.org>
Sent: Monday, February 26, 2018 9:11 AM
To: seginoire@locktonaffinity.com
Bcc: jhoppe@everytown.org
Subject: Lockton Affinity and NRA's Carry Guard

Dear Mr. Eginoire:

We write on behalf of Everytown for Gun Safety and Moms Demand Action for Gun Sense in America to urge Lockton Affinity to immediately sever its ties with the NRA, and in particular to cease serving as the administrator of the NRA's Carry Guard insurance product.

NRA Carry Guard promises to provide insurance coverage for legal and other costs for gun owners who shoot someone and claim self-defense. (<https://www.nracarryguard.com/>) Some gun violence prevention advocates have gone so far as to call this product "murder insurance," as the Associated Press has reported. We believe Carry Guard is a dangerous and troubling product that risks encouraging those who carry guns to shoot first and ask questions later. For years, the NRA has pushed to allow guns for anyone, anywhere, anytime – no questions asked. With Carry Guard, the NRA has figured out how to profit from gun owners who are concerned about being accused of murder.

By administering this dangerous and troubling insurance product and partnering with the NRA, Lockton Affinity is putting our communities in danger. Worse still, Lockton Affinity has stuck by the NRA and Carry Guard, and appears to have expanded its role, despite a regulatory investigation raising serious questions about whether the NRA broke the law in its roll-out of this product.

Specifically, since October 2017, and following a legal analysis that Everytown shared with regulators, New York's Department of Financial Services has been investigating Carry Guard. As reported in the Wall Street Journal, regulators are probing whether the NRA was "improperly promoting the policy and receiving commissions without proper licensing." In addition, over the last several months, volunteer leaders from Moms Demand Action have filed formal complaints in five other states – Virginia, Pennsylvania, California, Washington, and Massachusetts – calling for similar investigations.

We would have expected a company that describes itself as "one of the most respected and experienced insurance brokerage firms in the country," and that prides itself on working with non-profits, professional organizations, and trade groups, to have distanced itself from the NRA's potentially illegal marketing of this dangerous product. That is what the original underwriter of Carry Guard, Chubb, appears to have done, as it announced this past Friday, joining a growing list of companies severing ties with the NRA including Visa and First National Bank of Omaha, Hertz, Delta and United Airlines, and Best Western hotels.^[1]

Instead, Lockton appears to have doubled-down with the NRA and Carry Guard. Specifically, as the NRA has recently moved to scale back its marketing of Carry Guard, presumably as a result of legal issues raised by the investigation and regulatory complaints, much of the content that formerly appeared on the NRA's Carry Guard website has been moved over to Lockton Affinity's website. Far from distancing itself from Carry Guard, Lockton Affinity thus appears to have expanded its role and responsibility for marketing this dangerous product.

Over the last two weeks, millions of Americans, particularly young students who represent the future of our country, have been raising their voices to demand that our elected leaders stand up to the gun lobby and take immediate steps to address the plague of gun violence that afflicts this nation. American consumers have similarly been making clear that they will hold businesses accountable for financial relationships that support and enable the NRA's dangerous agenda.

We urge Lockton Affinity to stand with the American people, who will reward companies that put our children and families first. It's time for Lockton Affinity to sever its ties with the NRA and its dangerous Carry Guard product.

Sincerely,

John Feinblatt
President, Everytown for Gun Safety

Shannon Watts
Founder, Moms Demand Action for Gun Sense in America

^[1] We note that Lockton's website now indicates that the new underwriter providing coverage for Carry Guard is Illinois Union Insurance Company. Public records indicate that Illinois Union Insurance Company is a Chubb subsidiary or affiliate.

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SHANNON WATTS | FOUNDER | CELL Redacted- Personal Information

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